

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3694
				Examiner Name	S. Malhotra
Sheet	1	of	10	Attorney Docket Number	132538-1016

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-20050004864	01-06-2005	Lent et al.	
	A2*	US-20070027785	02-01-2007	Lent et al.	
	A3*	US-20080021816	01-24-2008	Lent et al.	
	A4*	US-20080270295	10-30-2008	Lent et al.	
	A5*	US-20080270294	10-30-2008	Lent et al.	
	A6*	US-7,346,576	03-18-2008	Lent et al.	
	A7*	US-20020111850	08-15-2002	Smrcka et al.	
	A8*	US-20010054064	12-20-2001	KANNAN	
	A9*	US-6,920,434	07-19-2005	Cossette	
	A10*	US-7,395,239	07-01-2008	Riseman	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature	/Sanjeev Malhotra/	Date Considered	03/19/2010
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
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	C1	Plaintiff's Original Complaint, Nextcard, LLC v. Liveperson, Inc.; Civil Action No. 2:08-cv-00184 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 20, 2008 (7 pages).	
	C2	Amended Complaint and Jury Demand: Liveperson, Inc. v. Nextcard, LLC et al.; Civil Action No. 08-062 (CMS), in the U.S. District Court for the District of Delaware, filed March 18, 2008 (6 pages).	
	C3	Plaintiff's Second Amended Complaint, Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 9, 2008 (12 pages).	
	C4	Defendants HSBC North America Holdings Inc.'s and HSBC USA Inc.'s Answer, Affirmative Defenses and Counterclaims to Plaintiff's Second Amended Complaint: Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (13 pages).	
	C5	Answer and Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 29, 2008 (13 pages).	
	C6	Defendant The PNC Financial Services Group, Inc.'s Answer and Affirmative Defenses to Second Amended Complaint; Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 29, 2008 (10 pages).	
	C7	Plaintiff's Second Amended Reply to Counterclaims of Defendants HSBC North America Holdings Inc. and HSBC USA Inc.; Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (5 pages).	
	C8	Plaintiff's Second Amended Reply to Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (7 pages).	
	C9	Plaintiff's Second Amended Reply to Counterclaims of Defendant American Express Company; Nextcard, LLC v. American Express Company, et al.; Civil Action No. 2:07-cv-354 (T.I.W.); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 8, 2008 (8 pages).	
	C10	U.S. Patent Application Serial No. 09/892,481, "Customized Credit Offer Strategy Based on Terms Specified by an Applicant," filed March 9, 2001 (27 pages).	

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	C11	Non-Final Office Action mailed August 21, 2008, in U.S. Application Serial No. 10/901,715 (8 pages).	
	C12	Non-Final Office Action mailed September 5, 2007, in U.S. Application Serial No. 10/901,715 (45 pages).	
	C13	Non-Final Office Action mailed January 30, 2003, in U.S. Application Serial No. 09/595,556 (49 pages).	
	C14	Response to Non-Final Office Action mailed January 30, 2003, in U.S. Application Serial No. 09/595,556, filed March 5, 2003 (9 pages).	
	C15	Notice of Allowance mailed December 22, 2003, in U.S. Application Serial No. 09/595,556 (8 pages).	
	C16	Non-Final Office Action mailed November 16, 2006, in U.S. Application Serial No. 10/782,311 (6 pages).	
	C17	Response to Non-Final Office Action mailed November 16, 2006, in U.S. Application Serial No. 10/782,311, filed February 7, 2007 (2 pages).	
	C18	Notice of Allowance mailed May 2, 2007, in U.S. Application Serial No. 10/782,311 (7 pages).	
	C19	Non-Final Office Action mailed 11/29/1999, in U.S. Application Serial No. 09/185,201	
	C20	Response to Non-Final Office Action mailed 11/29/1999, in U.S. Application Serial No. 09/185,201.	

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	C21	Final Office Action mailed 04/03/2000, in U.S. Application Serial No. 09/185,201.	
	C22	Response to Final Office Action mailed 04/03/2000, in U.S. Application Serial No. 09/185,201.	
	C23	Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,201.	
	C24	Response to Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,201.	
	C25	Non-Final Office Action mailed 07/03/2001, in U.S. Application Serial No. 09/185,201.	
	C26	Response to Non-Final Office Action mailed 07/03/2001, in U.S. Application Serial No. 09/185,201.	
	C27	Notice of Allowance mailed 12/11/2001, in U.S. Application Serial No. 09/185,201.	
	C28	Non-Final Office Action mailed 11/29/1999, in U.S. Application Serial No. 09/185,878.	
	C29	Response to Non-Final Office Action mailed 11/29/1999, in U.S. Application Serial No. 09/185,878.	
	C30	Notice of Allowance mailed 02/15/2000, in U.S. Application Serial No. 09/185,878.	

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	C31	Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
	C32	Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	
	C33	Non-Final Office Action mailed 04/25/2002, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 04/25/2002, in U.S. Application Serial No. 09/185,878.	
	C34	Non-Final Office Action mailed 06/24/2004, in U.S. Application Serial No. 10/300,390.	
		Response to Non-Final Office Action mailed 06/24/2004, in U.S. Application Serial No. 10/300,390.	
	C35	Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
	C36	Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	
	C37	Non-Final Office Action mailed 04/25/2002, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 04/25/2002, in U.S. Application Serial No. 09/185,878.	
	C38	Non-Final Office Action mailed 06/24/2004, in U.S. Application Serial No. 10/300,390.	
		Response to Non-Final Office Action mailed 06/24/2004, in U.S. Application Serial No. 10/300,390.	
	C39	Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 09/12/2000, in U.S. Application Serial No. 09/185,878.	
	C40	Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	
		Response to Non-Final Office Action mailed 07/27/2001, in U.S. Application Serial No. 09/185,878.	

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	C41	Final Office Action mailed 11/23/2004, in U.S. Application Serial No. 10/386,390.	
	C42	Response to Final Office Action mailed 11/23/2004, in U.S. Application Serial No. 10/386,390.	
	C43	Non-Final Office Action mailed 04/07/2005, in U.S. Application Serial No. 10/386,390.	
	C44	Response to Non-Final Office Action mailed 04/07/2005, in U.S. Application Serial No. 10/386,390.	
	C45	Notice of Allowance mailed 11/30/2005, in U.S. Application Serial No. 10/386,390.	
	C46	Notice of Allowance mailed 07/17/2006, in U.S. Application Serial No. 10/386,390.	
	C47	Non-Final Office Action mailed 08/08/2007, in U.S. Application Serial No. 11/543,569.	
	C48	Response to Non-Final Office Action mailed 08/08/2007, in U.S. Application Serial No. 11/543,569.	
	C49	Notice of Allowance mailed 04/28/2008, in U.S. Application Serial No. 11/543,569.	
	C50	Non-Final Office Action mailed 12/15/2008, in U.S. Application Serial No. 11/543,569.	

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	C51	Response to Non-Final Office Action mailed 12/15/2008, in U.S. Application Serial No. 11/865,516	
	C52	Non-Final Office Action mailed 10/06/2008, in U.S. Application Serial No. 11/992,498	
	C53	Response to Non-Final Office Action mailed 10/08/2008, in U.S. Application Serial No. 11/992,498	
	C54	Non-Final Office Action mailed 10/15/2008, in U.S. Application Serial No. 11/931,855	
	C55	Response to Non-Final Office Action mailed 10/15/2008, in U.S. Application Serial No. 11/931,855	
	C56	Final Office Action mailed 06/03/2009, in U.S. Application Serial No. 11/865,516	
	C57	Nelson, Marilyn, "Teacher Certification Program Update." International Journal of Childbirth Education, International Childbirth Education Association, 1996, HighBeam Research, 16 June 2009; http://www.highbeam.com (3 pages).	
	C58	Automated Underwriting Makes it Possible to Increase Origination Volume CFX Bank and GMAC Mortgage, which use Freddie Mac and Fannie Mae Publication title: American Banker, New York, NY; September 15, 1997, Vol. 162, Issue 177; pg. 8A; Source type: Newspaper ISSN: 00027561 ProQuest document ID: 14136944; http://proquest.umi.com/pqdweb?did=14136944&sid (3 pages).	
	C59	Final Office Action mailed 06/19/2009, in U.S. Application Serial No. 11/932,498	
	C60	Defendant's Answer and Counterclaims; NextCard, LLC v. Liveperson, Inc.; Civil Action No. 2:08-cv-184-TJW; In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 26, 2009 (6 pages).	

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	C61	Final Office Action mailed 07/06/2000, in U.S. Application Serial No. 10/001,715.	
	C62	Preliminary Amendment filed April 10, 2000, in U.S. Application Serial No. 09/514,468.	
	C63	Non-Final Office Action mailed 09/13/2000, in U.S. Application Serial No. 09/514,468.	
	C64	Preliminary Amendment filed 04/10/2000, in U.S. Application Serial No. 09/512,987.	
	C65	Non-Final Office Action mailed 04/22/2002, in U.S. Application Serial No. 09/512,987.	
	C66	Response to Non-Final Office Action mailed 04/23/2002, in U.S. Application Serial No. 09/512,987.	
	C67	Final Office Action mailed 07/05/2002, in U.S. Application Serial No. 09/512,987.	
	C68	Response to Final Office Action mailed 07/05/2002, in U.S. Application Serial No. 09/512,987.	
	C69	Non-Final Office Action mailed 11/14/2002, in U.S. Application Serial No. 09/512,987.	
	C70	Response to Non-Final Office Action mailed 11/14/2002, in U.S. Application Serial No. 09/512,987.	

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	C71	Final Office Action mailed 03/14/2003, in U.S. Application Serial No. 09/512,987.	
	C72	Non-Final Office Action mailed 11/16/1999, in U.S. Application Serial No. 09/185,000.	
	C73	Response to Non-Final Office Action mailed 11/16/1999, in U.S. Application Serial No. 09/185,000.	
	C74	Notice of Allowance mailed 02/03/2000, in U.S. Application Serial No. 09/185,000.	
	C75	Supplemental Notice of Allowability mailed 01/19/2000, in U.S. Application Serial No. 09/185,000.	
	C76	Non-Final Office Action mailed 02/14/2001, in U.S. Application Serial No. 09/185,000.	
	C77	Response to Non-Final Office Action mailed 02/14/2001, in U.S. Application Serial No. 09/185,000.	
	C78	Notice of Allowance mailed 05/20/2001, in U.S. Application Serial No. 09/185,000.	
	C79	Non-Final Office Action mailed 02/27/2003, in U.S. Application Serial No. 09/595,601.	
	C80	Response to Non-Final Office Action mailed 02/27/2003, in U.S. Application Serial No. 09/595,601.	

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	C01	Final Office Action mailed 10/09/2003, in U.S. Application Serial No. 09/595,601.	
	C02	Response to Final Office Action mailed 10/09/2003, in U.S. Application Serial No. 09/595,601.	
	C03	Notice of Allowance mailed 06/14/2004, in U.S. Application Serial No. 09/595,601.	
	C04	Non-Final Office Action mailed 09/05/2007, in U.S. Application Serial No. 10/901,715.	
	C05	Response to Non-Final Office Action mailed 09/05/2007, in U.S. Application Serial No. 10/901,715.	
	C06	Non-Final Office Action mailed 12/11/2008, in U.S. Application Serial No. 10/901,715.	
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Examiner Signature	/Sanjeev Malhotra/	Date Considered	03/19/2010
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SM/